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**UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF FLORIDA**

Alfred McZeal, Jr. & Veronica Waters

Plaintiff(s)

VS

**WILMINGTON SAVINGS FUND SOCIETY,
FSB, d/b/a CHRISTIANA TRUST AS OWNER
TRUSTEE OF THE RESIDENTIAL CREDIT
OPPORTUNITIES TRUST V; CJJFN, LLC;
Nelsy Grajales; LAW OFFICES OF MANDEL,
MANGANELLI & LEIDER, P.A Christian
Savio**

Defendant(s)

Case No: _____

**ORIGINAL COMPLAINT FOR
FRAUD & QUIET TITLE**

*COMPLAINT TO RECOVER MONEY AND PROPERTY
(BANKRUPTCY RULE 7001(1))*

*Fair Debt Collections Practices Act
(15 U.S.C §1692 et seq)*

*Racketeer Influenced and Corrupt Organizations Act
(18 U.S.C §1961 et seq)*

The Declaratory Judgment Act - 28 U.S.C. §2201 - §2202

**ORIGINAL COMPLAINT FOR RECOVER MONEY AND PROPERTY, FRAUD, FAIR DEBT
COLLECTION PRACTICES, RACKETEERING ACTIVITY, AND DECLARATORY JUDGMENT
(WITH EXHIBIT "F"- FRAUD , EXHIBIT "Q"- Quiet Title & EXHIBIT "R" Racketeering)**

("A short and plain statement of the claim showing that the pleader is entitled to relief") F.R.C.P. 8(a)

This is a complaint for Quiet Title, wrongful foreclosure, illegal eviction, illegal debt harassment, fraud, and acts of illegal racketeering which occurred between January 2019 to July 2022 described in Exhibit "F" - Complaint for Fraud (See Exhibit "F")

These unlawful acts resulted in slander and unlawful clouds, and liens against title to plaintiff real property, fraud against plaintiff, fraud against real estate, and unlawful debt harassment which has resulted in financial losses to the plaintiff and whereas these losses included the loss of Real property for which defendants stole by conversion, theft, and embezzlement. (See Exhibit "R" - Complaint for Racketeering)

As a result of these unlawful acts, plaintiffs are entitled recovery of marketable title to the property , relief from fraud, recovery of monies and property taken by fraud, and compensation for debt harassment and unlawful acts of racketeering.

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**UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF FLORIDA**

In Ref:

Case No: _____

Alfred McZeal, Jr. & Veronica Ponder Waters

Plaintiff(s)
vs.

WILMINGTON SAVINGS FUND SOCIETY,
FSB, d/b/a CHRISTIANA TRUST AS
OWNER TRUSTEE OF THE RESIDENTIAL
CREDIT OPPORTUNITIES TRUST V;
CJJFN, LLC; Nelsy Grajales; LAW
OFFICES OF MANDEL, MANGANELLI &
LEIDER, P.A Christian Savio

Defendant(s)

**ORIGINAL COMPLAINT FOR
FRAUD & QUIET TITLE**

*COMPLAINT TO RECOVER MONEY AND PROPERTY
(BANKRUPTCY RULE 7001(1))
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(15 U.S.C §1692 et seq)
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(18 U.S.C §1961 et seq)
The Declaratory Judgment Act - 28 U.S.C. §2201 - §2202*

**ORIGINAL COMPLAINT FOR RECOVER MONEY AND PROPERTY, FRAUD, FAIR DEBT
COLLECTION PRACTICES, RACKETEERING ACTIVITY, AND DECLARATORY JUDGMENT
(WITH EXHIBITS "F"- FRAUD , "O" - OFFSET, "R" Racketeering) "Q"- Quiet Title**

I. INTRODUCTION - NATURE OF THE CASE

This is an *Civil Action Proceeding* brought by Alfred McZeal, Jr. & Veronica Ponder Waters to recover property and money, pursuant to federal law and Rule 7001(1), and a proceeding to determine the validity, priority, or extent of a lien or other interest in property pursuant to Rule 7001(2), an action to obtain an injunction or other equitable relief from foreclosure fraud, COMPUTER FRAUD and FRAUD, and Eviction Fraud and suit to obtain a declaratory judgment pursuant to rule 7001(9) declaring defendants acts to be unlawful. The relief sought includes injunctive relief, treble damages, compensatory, and punitive damages for Racketeering Activity, the imposition of a constructive trust with tracing; cost of investigation and suit, interest, and attorney fees, for all other relief afforded under law for deceptive acts, fraudulent claims and liens asserted against a bankruptcy estate of the plaintiff. Plaintiff is entitled to immediate

INJUNCTIVE RELIEF from an illegal foreclosure and scam unenforceable mortgage and eviction.

JURISDICTION & VENUE

This court has jurisdiction over this Adversary proceeding pursuant to Part VII, Rule 7001 and in particular, under Rule 7001(1) a proceeding to recover money or property, under Rule 7001(2), and action to obtain an injunction or other equitable relief, and Rule 7001(7), suit to obtain a declaratory judgment pursuant to Bankruptcy Rule 7001(9) Jurisdiction of this court over this matter is invoked pursuant to 28 U.S.C §157(b)(2)(k), 28U.S.C. §157(b)(2)(b), 28 U.S.C. §157(b)(2)(1)(B), under 28 U.S.C. §157(b)(2)(o) ,Fair Debt Collections Practices Act (15 U.S.C §1692 et seq), Racketeer Influenced and Corrupt Organizations Act (18 U.S.C §1961 et seq),The Declaratory Judgment Act - 28 U.S.C. §2201 - §2202 The court has jurisdiction to the state law claims for FRAUD, under the doctrine of supplemental jurisdiction and may enter a judgment relative to the FRAUD, and other state causes of action complained of in this complaint. The court has jurisdiction under 42 USC 1988, and attorney fees are requested pursuant to Attorney Fees Civil Rights Act of 1976.

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III. JURISDICTION & VENUE

4. This court has jurisdiction over this complaint pursuant to Federal Jurisdiction. Because a bankruptcy case was involved the court has jurisdiction pursuant to Adversary Proceedings pursuant to Part VII, Rule 7001 and in particular, under Rule 7001(1) a proceeding to recover money or property, under Rule 7001(2), and action to obtain an injunction or other equitable relief, suit to obtain a declaratory judgment pursuant to Bankruptcy Rule 7001(9) Jurisdiction of this court over this matter is invoked pursuant to 28 U.S.C. §157(b)(2)(k), 28U.S.C. §157(b)(2)(b), 28 U.S.C. §157(b)(2)(1)(B), under 28 U.S.C. §157(b)(2)(o) 42 USC 1985 (Conspiracy) This Court has jurisdiction under 28 U.S.C. §1334 because the automatic stay arises under Title 11. **Venue** is proper because the bankruptcy case and estate are situated in this judicial

IV. RELIEF SOUGHT

5. Plaintiff(s) seeks immediate injunctive relief to avoid further violations of federal law, monetary damages, and a construct trust to be established by the court, with damages from all of the following:

(a) Relief from fraud and a ORDER TO SHOW CAUSE why certain monies and properties should not be immediately transferred to a constructive trust for the benefit of the plaintiffs; and,

(b) Monetary damages, including but not limited to, actual damages, damages for fraud, damages for unlawful Racketeering, offset/setoff of defendants fraudulent lien, and all other damages incidental to defendants fraudulent acts.

ILLEGAL FORECLOSURE; ILLEGAL EVICTION; FALSE NOTE SCAM; WRONGFUL FORECLOSURE SALE AND ILLEGAL EVICTION

6. The property in dispute referred to herein as "The Property" set forth in Exhibit A related to this case is as follows:

**V. THE PROPERTY IN DISPUTE
LEGAL DESCRIPTION**

SEE EXHIBIT "A"

STREET ADDRESS: 2312 and 2314 Pinecrest Ct., West Palm Beach, Florida 33415

THE PARTIES:**PLAINTIFF:**

7. **Alfred McZeal, Jr. & Veronica Ponder Waters** is/are a natural person(s).
 Plaintiff are parties who have been harmed by multiple acts of fraud, and acts of Racketeering and are entitled to treble damages as a result of defendant's illegal misconduct which has cause substantial losses to the financial estate of the plaintiffs.

DEFENDANTS:

8. **WILMINGTON SAVINGS FUND SOCIETY, FSB, d/b/a CHRISTIANA TRUST AS OWNER TRUSTEE OF THE RESIDENTIAL CREDIT OPPORTUNITIES TRUST V,** is a _____ a national banking entity who has willfully violated the provisions of federal law, state law and the Constitution of the United States within the jurisdiction of this court., and who sought to deprive plaintiff of certain civil and constitutional protected under the constitution and whereas, defendant is individually and collectively, consciously, involved in a conspiracy under federal, and state to commit fraud, to oppress, and to harass plaintiff by willfully conspiring to violate the Racketeer Influenced Corrupt Organizations Act.

WILMINGTON SAVINGS FUND SOCIETY, FSB, d/b/a CHRISTIANA TRUST AS OWNER TRUSTEE OF THE RESIDENTIAL CREDIT OPPORTUNITIES TRUST V, is sued individually and liable for the illegal acts.

9. **CJJFN, LLC** is a _____ LIMITED LIABILITY COMPANY who has willfully violated the provisions of federal and state law and the Constitution of the United States Bankruptcy Code, within the jurisdiction of this court., and who sought to deprive plaintiff of certain civil and constitutional rights protected under the constitution whereas, defendant is individually involved in a conspiracy under 42 USC 1985 to commit fraud, to oppress, and to harass plaintiff by willfully conspiring to violate the automatic stay provisions of section 362(a).

CJJFN, LLC is sued individually, and individually liable for the illegal acts.

10. **Nelsy Grajales** is a _____ an individual of full age and majority who has willfully violated the provisions of federal and state law and the Constitution of the United States Bankruptcy Code, within the jurisdiction of this court., and who sought to deprive plaintiff of certain civil and constitutional rights protected under the constitution whereas, defendant is individually involved in a conspiracy under 42 USC 1983, 1985 to commit fraud, to oppress, and to harass plaintiff by willfully conspiring to violate federal and state property laws related to the subject property.

Nelsy Grajales is sued individually, and individually liable for the illegal acts.

11. **LAW OFFICES OF MANDEL, MANGANELLI & LEIDER, P.A** is a _____ A LIMITED LIABILITY PARTNERSHIP who has willfully violated the provisions of federal and state law and the Constitution of the United States Bankruptcy Code, within the jurisdiction of this court., and who sought to deprive plaintiff of certain civil and constitutional rights protected under the constitution whereas, defendant is individually involved in a conspiracy under 42 USC 1985 to commit fraud, to oppress, and to harass plaintiff by willfully conspiring to violate federal and state property laws related to the subject property.

LAW OFFICES OF MANDEL, MANGANELLI & LEIDER, P.A is sued individually, and individually liable for the illegal acts.

STATEMENT OF FACTS:

STATEMENT OF FACTS:

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12. Plaintiff(s) Alfred McZeal, Jr. & Veronica Ponder Waters own real property located at
 2312 Pinecrest Court
 West Palm Beach, Florida 33415

13. This complaint's allegations are based on personal knowledge as to defendant's conduct and made on information and belief as to the acts of others.

14. Defendant and each of them have violated federal and state law related to property rights and perpetrated frauds as described herein and in Exhibit F - The Fraud Collection.

15. The acts perpetrated by these defendants, includes, but is not limited to, fraud, debt harassment, racketeering, and is described in short, as follows:

UNLAWFUL ACTS WHICH VIOLATED FEDERAL & STATE LAW

16. **1. Prosecution actions for foreclosure in state court without have proper standing.**
- 2. Obtaining a false and fraudulent judgment against plaintiffs in foreclosure resulting from fraud.**
- 3. Wrongfully listing plaintiff's real property for foreclosure sale in public news papers.**
- 4. Making false statements in court proceedings to assist in stealing real property.**
- 5. Making false statements in plaintiff's bankruptcy case in order to obtain relief from stay.**
- 6. Filing three (3) fraudulent evictions against plaintiff in effort to harass and wrongfully evict.**
- 7. Comming to the property with covert agent to harass plaintiff.**

THE CIVIL CONSPIRACY

17. It is alleged that one, or more, or all of the defendants committed the acts in a conspiracy to defraud and to steal valuable property for profit, and/or to otherwise violate the civil and constitution rights of the plaintiff.

18. Defendants **WILMINGTON SAVINGS FUND SOCIETY, FSB, d/b/a CHRISTIANA TRUST AS OWNER TRUSTEE OF THE RESIDENTIAL CREDIT OPPORTUNITIES TRUST V,** committed the fraud herein.

19. Defendants **CJJFN, LLC** committed the fraud and illegal acts herein.

20. Defendants **Nelsy Grajales** committed the fraud and illegal acts herein.

21. Defendants **LAW OFFICES OF MANDEL, MANGANELLI & LEIDER, P.A** committed the fraud and illegal acts herein.

22. Defendants **Christian Savio** committed the fraud and illegal acts herein.

23. That if it is found that the defendants did not enter into a civil conspiracy to commit the alleged acts then it is alleged that each of the defendants independently committed the acts and are subject to all penalties, fines, and punitive damages under law.

STATEMENT OF FACTS:

STATEMENT OF FACTS:

Page 5 of 18

**WILMINGTON SAVINGS FUND SOCIETY, FSB, d/b/a CHRISTIANA TRUST AS OWNER TRUSTEE
OF THE RESIDENTIAL CREDIT OPPORTUNITIES TRUST V,**

24. Defendants conduct as alleged herein caused plaintiff sleepless nights, upset stomach, and other significant emotional harm distinct from the inherent stress of the normal bankruptcy process.

25. Exhibit "F" the Fraud Claim is incorporated herein by reference as if full setforth herein and whereas this fraud described herein and in Exhibit F describes the basis of the violations of federal law above which violates civil, constitutional rights, and property rights.

26. Multiple acts of fraud, and racketeering were perpetrated by the defendants on different dates of and at different times, over a long period of time, showing a patter of racketeering activity.

27. : On 3/15/2022 defendants committed yet another fraud in its long criminal activity against the estate of plaintiff, including, but not limited to, the fraud described in Exhibit "F" herein, and further that many of these fraud assert an illegal debt in violation of FDCPA and RICO laws.

28. Defendants conduct as alleged above was in pursuit of profit, and constituted a wanton, outrageous and oppressive violation of plaintiffs right to be free from collection activities during bankruptcy.

THE PURSUIT OF ILLEGAL PROFIT**ILLEGAL FORECLOSURE; ILLEGAL EVICTION; FALSE NOTE SCAM; FALSE
AFFIDAVITS**

28.1 It is alleged that the above acts are unlawful in commerce and violate the federal, constitutional rights, and state law property of plaintiffs complained of herein.

28.2 It is alleged that the above acts violate the Racketeer Influenced Corrupt Organizations Act, and defendants, and each of them are liable for the alleged acts and fraud complained of herein.

FRAUD:

Fed. R. Civ. P. 9(b)

**ILLEGAL FORECLOSURE; ILLEGAL EVICTION; FALSE
NOTE SCAM; FALSE AFFIDAVITS**

29. Exhibit "F" - The complaint for FRAUD, attached herein, and the previous paragraphs are incorporated herein by reference as if fully set forth herein. It is alleged that the acts of the defendants constitute actionable fraud for which each of the defendants are liable.

DESCRIPTION:**ILLEGAL FORECLOSURE; ILLEGAL EVICTION; FALSE NOTE SCAM; FALSE AFFIDAVITS****DATE AND TIME:****The date and time of the occurrence is from January 2019 to July 2022****NATURE OF THE SCHEME**

This is a complaint for Quiet Title, wrongful foreclosure, illegal eviction, illegal debt harassment, fraud, and acts of illegal racketeering which occurred between January 2019 to July 2022 described in Exhibit "F" - Complaint for Fraud (See Exhibit "F")

These unlawful acts resulted in slander and unlawful clouds, and liens against title to plaintiff real property, fraud against plaintiff, fraud against real estate, and unlawful debt harassment which has resulted in financial losses to the plaintiff and whereas these losses included the loss of Real property for which defendants stole by conversion, theft, and embezzlement. (See Exhibit "R" - Complaint for Racketeering)

As a result of these unlawful acts, plaintiffs are entitled recovery of marketable title to the property, relief from fraud, recovery of monies and property taken by fraud, and compensation for debt harassment and unlawful acts of racketeering.

CONTENT OF THE FALSE REPRESENTATION

The content of the false representation is that defendants were holders of a valuable promissory note entitled to foreclose, and eviction, but in fact they were not. The false promissory note was used as means to harass, oppress, and to collect an unlawful debt and to deprive plaintiff of the property.

30. Defendants made several false, fraudulent statements, and misleading statements in support of the fraud which is fully set forth in Exhibit "F" - The complaint for Fraud attached herein and fully incorporated herein. These misrepresentations were material misrepresentation.

PLAINTIFF'S RELIANCE ON THE FRAUD:

31. Plaintiff relief upon these misrepresentations to the extent that these frauds were place in writing and /or filed as part of public record documents which mislead plaintiff and the public.

PLAINTIFF HAS SUFFERED DAMAGES AS A RESULT OF THE FRAUD

32. Plaintiff has suffered economic damages, financial damages, and other damages set forth in Exhibit "F" The Fraud Complaint. Plaintiff alleges that defendant fraudulent acts are the proximate causes of the fraud and losses.

STATEMENT OF FACTS:**THE ASSERTION AND COLLECTION OF A FALSE DEBT NOT ACTUALLY OWNED BY DEFENDANTS WAS INTENTIONAL AND HAS CAUSED PLAINTIFF FINANCIAL HARM, INCLUDING THE LOSS OF VALUABLE PROPERTY**

Plaintiff incorporates Exhibit F, Exhibit R, and the above allegations above by reference.

33.

By doing the above acts, the defendants have asserted false debts against the plaintiffs and have wrongfully harassed plaintiff in violation of the Federal Fair Debt Collection and Practices Act.

34. Defendants acts were further willful considering all of the following events:

1. DEBTOR GAVE WRITTEN NOTICE TO DEFENDANTS ON 3/15/2022 TO STOP VIOLATING THE STAY

2. DEBTOR PROVIDED WRITTEN NOTICE TO EACH OF DEFENDANTS VIA THEIR REPRESENTATIVES

3. DEFENDANTS IGNORED THE NOTICE BY THE COURT AND BY PLAINTIFFS

4. DEFENDANTS FILED FRIVOLOUS MOTIONS IN STATE COURT TO HARASS PLAINTIFF IN BANKRUPTCY

5. DEFENDANT'S ATTORNEYS PARTICIPATED IN THE SCHEME TO HARASS AND DEFRAUD.

35. Under the bankruptcy code plaintiff is entitled to compensation for actual damages, proportional punitive damages, and reasonable fees and costs from defendant in amounts to be decided by the Court.

36. WILMINGTON SAVINGS FUND SOCIETY, FSB, d/b/a CHRISTIANA TRUST AS OWNER TRUSTEE OF THE RESIDENTIAL CREDIT OPPORTUNITIES TRUST V, willfully violated federal law.

37. It is alleged that CJJFN, LLC willfully violated federal law.

38. It is alleged that Nelsy Grajales willfully violated federal law

39. It is alleged that LAW OFFICES OF MANDEL, MANGANELLI & LEIDER, P.A willfully violated federal law.

40. It is further alleged that one, or more, or all of the defendants formed a conspiracy to violate the federal and state law, and the said conspiracy was perpetrated for profit and to deprive plaintiff of constitutional rights and privileges protected under the Constitution of the United States.

41. **FRAUDULENT FORECLOSURE JUDGMENT OBTAINED IN JANUARY 2022**

ILLEGAL FORECLOSURE; ILLEGAL EVICTION; FALSE NOTE SCAM; FALSE AFFIDAVITS

STATEMENT OF FACTS:

STATEMENT OF FACTS: EQUITABLE ESTOPPEL

ILLEGAL FORECLOSURE; ILLEGAL EVICTION; FALSE NOTE SCAM; FALSE AFFIDAVITS

42. Exhibit "F" the complaint for fraud, Exhibit R, The complaint for Racketeering, and the previous paragraphs are incorporated herein by reference.

Defendants are estopped from making an false statement or misrepresentations set out in Exhibit "F" the fraud complaint.

43. Specifically, plaintiffs have a cause of action for **Equitable Estoppel** against defendants as follows"

(1) a representation or concealment of material facts; namely

ILLEGAL FORECLOSURE; ILLEGAL EVICTION; FALSE NOTE SCAM; FALSE AFFIDAVITS

(2) The above fraud was willfully made with knowledge, actual or virtual, of the facts;

(3) The above misrepresentation was made to a party actually ignorant of the truth;

(4) It is alleged that defendants intended with full intention that plaintiff act upon it; and

(5) the plaintiff was induced to act upon the fraud by defendant's misrepresentations as follows.

1. Prosecution actions for foreclosure in state court without have proper standing.

2. Obtaining a false and fraudulent judgment against plaintiffs in foreclosure resulting from fraud.

3. Wrongfully listing plaintiff's real property for foreclosure sale in public news papers.

4. Making false statements in court proceedings to assist in stealing real property.

5. Making false statements in plaintiff's bankruptcy case in order to obtain relief from stay.

6. Defendants represent that Christian Savio is authorized to violate the stay by sending notices of a re-sale

7. Defendants represent that it was authorized to obtain a Final Judgment of Foreclosure dated 1/14/ 2022

44. Plaintiff(s) is/are entitled to a judgment of equitable estoppel preventing defendants from making the above misrepresentation against the financial estate of the plaintiff.

45. Further defendants are equitably estopped from their fraudulent acts as follows:

ILLEGAL FORECLOSURE; ILLEGAL EVICTION; FALSE NOTE SCAM; FALSE AFFIDAVITS

46. There is a casual link between defendants acts for fraud, and misrepresentations and the unlawful acts to be estopped.

47. Defendants acts of fraud and misrepresentation are the proximate causes of the cause of action for Equitable Estoppel.

STATEMENT OF FACTS:

STATEMENT OF FACTS: FORECLOSURE ON COMMERCIAL LIEN

48. Exhibit "F: The Complaint for Fraud, and the previous paragraphs are incorporated herein by reference as if full setforth herein.

One of the procedural rights the law of secured transactions grants a secured creditor to enforce its lien is the right to take possession of the secured property upon the debtor's default. Uniform Commercial Code § 9-503, 3A U. L. A. 211 (1981).

49. Plaintiff holds a secured interest in the subject property and now moves to foreclose that interest and take possession of the subject property as defendants are in default or subject to setoff.

50. Demand has been made upon the defendants but payment for any offsets of any liens owed by the defendants has been made after demand.

51. Accordingly plaintiff is entitled to foreclose the lien on the subject property:

LEGAL DESCRIPTION:

SEE EXHIBIT "A"

STREET ADDRESS: 2312 Pinecrest Court
West Palm Beach, Florida 33415

52. Accordingly, a judgment should be entered for foreclosure of plaintiff's commercial lien and a writ of possession should issue to satisfy the plaintiff's secured debt in this matter.

STATEMENT OF FACTS:

STATEMENT OF FACTS:**CAUSE OF ACTION - NEGLIGENT MISREPRESENTATION**

53. Plaintiff incorporates Exhibit F - The complaint for fraud, and the allegations above by reference as if fully set forth herein.

54. Defendants fraudulent acts result in negligent misrepresentation:

(a) It is alleged that each of the defendant's representations that are false;

(b) It is alleged that these representations were made in the course of the defendant's business, or in any action in which these defendants has pecuniary interest or claim to have an interest;

(c) It is further alleged that the representations were made for the guidance of others in their business transactions;

(d) Plaintiff's justifiably relied upon these misrepresentation, as many of these misrepresentations were filed and recorded in public record given the impression that the misrepresentation were true but which in fact were indeed false.;

(e) The reliance resulted in pecuniary loss to the plaintiff(s) and to plaintiff's financial estate; and,

(f) These defendants failed to exercise reasonable care or competence in obtaining or communicating the information relative to its fraudulent activity.

55. It is alleged that all of the following represents Negligent Misrepresentations by defendants:

1. Prosecuting A Foreclosure State Court Actions Without real legal standing

2. Representing that Wilmington Trust was the holder of a valuable note.

3. Conspiring to sell Real Property that did not belong to Wilmington.

4. Material misrepresentation on the amount of debt owed.

5. Defendants represent that Christian Savio was authorized to prosecute motions during the automatic stay.

6. Defendants represent that Christian Savio is authorized to violate the stay by sending notices of a re-sale

7. Defendants represent that it was authorized to obtain a Final Judgment of Foreclosure dated 1/14/ 2022

56. It is specifically alleged that plaintiffs have been financially harmed by the above misrepresentations and the these misrepresentations are the proximate causes of the harm.

STATEMENT OF FACTS:

57. It is alleged herein that defendants has committed criminal FRAUD, forgery against the estate of plaintiff in violation of federal law and the state penal codes.

58. The Fraud consist of those acts described in Exhibit "F" and further defendants did commit all of the following non-exclusive acts which violate the act:

(a) sending fraudulent collections letters via the mail to plaintiff,

(b) Making threats to sue plaintiffs if the phone debts are not paid,

(d) Defendants forged legal documents and presented as genuine evidence known false documents pertaining to money, finances, or property belong to the plaintiff, and,

59. In short defendants have created a scheme and method for creating false documents for their own benefit and gain which sought to defraud plaintiffs.

60. Defendants manufactured for themselves fraudulent instruments including a forged signatures defrauds public record and the public for their exclusive benefit whereby defendants stand to profit using evil and deceptive means including but not limited to the above fraudulent instruments and fraudulent act identified as:

61. All of the following acts committed by defendants violate the Fair Debt Collections Practices Act:

ILLEGAL FORECLOSURE; ILLEGAL EVICTION; FALSE NOTE SCAM; FALSE AFFIDAVITS

1. Prosecution actions for foreclosure in state court without have proper standing.

2. Obtaining a false and fraudulent judgment against plaintiffs in foreclosure resulting from fraud.

3. Wrongfully listing plaintiff's real property for foreclosure sale in public news papers.

4. Making false statements in court proceedings to assist in stealing real property.

5. Making false statements in plaintiff's bankruptcy case in order to obtain relief from stay.

6. Defendants represent that Christian Savio is authorized to violate the stay by sending notices of a re-sale

7. Defendants represent that it was authorized to send Final Judgment of Foreclosure dated 1/14/ 2022

62. Plaintiff(s) is/are entitled to civil damages for the above unlawful violations above actual damages, statutory damages, attorney's fees and costs, punitive damages for the fraud, and willful violations of the Fair Debt Collection Practices Act.

STATEMENT OF FACTS:**THE ACTS OF FRAUD COMPLAINED OF HEREIN VIOLATED THE FEDERAL FAIR DEBT COLLECTION PRACTICES ACT****CAUSE OF ACTION - VIOLATION OF THE FAIR DEBT COLLECTION PRACTICES ACTS**

Plaintiff incorporates the allegations above by reference.

63. Defendant's acts as alleged herein is a violation of the fair debt collection practices act and plaintiff is entitled to recover damages pursuant 15 U.S.C. § 1692-1692, (civil liability) because defendants have falsely represented "the character, amount, or legal status of any debt," in violation of § 1692e(2)(A); and have used various "unfair or unconscionable means to collect or attempt to collect" a unlawful consumer debt, and a debt which is not owed to them in violation of §1692f.

64. It is specifically alleged that defendants, are debt collectors "debt collector" including those who "regularly collect or attempt to collect, directly or indirectly, consumer debts owed or due or asserted to be owed or due another consistent with §1692a(6).

65. It is further alleged that defendant lawyers and attorneys are debt collectors who regularly tries to obtain payment of consumer debts through legal proceedings or "attempts" to "collect" those consumer debts. See, e.g., Black's Law Dictionary 263 (6th ed. 1990) ("To collect a debt or claim is to obtain payment or liquidation of it, either by personal solicitation or legal proceedings").

The Fair Debt Collection Practices Act prohibits "debt collectors" from making false or misleading representations and from engaging in various abusive and unfair practices and whereas the act says, for example, that a "debt collector" may not use violence, obscenity, or repeated annoying phone calls, 15 U.S.C. § 1692d; may not falsely represent "the character, amount, or legal status of any debt," § 1692e(2)(A); and may not use various "unfair or unconscionable means to collect or attempt to collect" a consumer debt, § 1692f.

66. Defendant have misrepresented the character amount and legal status of a debt and such misrepresentation was willful and made with the intentions of harassing plaintiff with regards to the debto

67. Plaintiff Was The Object Of Collection Activity Arising From Consumer Debts

Plaintiffs are individuals who are the object of illegal collection activity arising from consumers debts, namely, the debts, fraudulent debts, and FRAUD complained of Exhibit F.

68. Defendant, and their attorneys are Debt Collector As Defined by the FDCPA as setforth herein and more particularly described in Exhibit F - Complaint for Fraud.

STATEMENT OF FACTS:

69. It is alleged herein that defendants has committed criminal FRAUD, forgery against the estate of plaintiff in violation of federal law and the state penal codes.

70. The Fraud consist of those acts described in Exhibit "F" and further defendants did commit all of the following non-exclusive acts which violate the act:

(a) sending fraudulent collections letters via the mail to plaintiff,

(b) Making threats to sue plaintiffs if the phone debts are not paid,

(d) Defendants forged legal documents and presented as genuine evidence known false documents pertaining to money, finances, or property belong to the plaintiff, and,

71. In short defendants have created a scheme and method for creating false documents for their own benefit and gain which sought to defraud plaintiffs.

72. Defendants manufactured for themselves fraudulent instruments including a forged signatures defrauds public record and the public for their exclusive benefit whereby defendants stand to profit using evil and deceptive means including but not limited to the above fraudulent instruments and fraudulent act identified as:

73. All of the following acts committed by defendants violate the Fair Debt Collections Practices Act:

**ILLEGAL FORECLOSURE; ILLEGAL EVICTION; FALSE NOTE SCAM; FALSE AFFIDAVITS**

1. Prosecution actions for foreclosure in state court without have proper standing.

2. Obtaining a false and fraudulent judgment against plaintiffs in foreclosure resulting from fraud.

3. Wrongfully listing plaintiff's real property for foreclosure sale in public news papers.

4. Making false statements in court proceedings to assist in stealing real property.

5. Making false statements in plaintiff's bankruptcy case in order to obtain relief from stay.

6. Defendants represent that Christian Savio is authorized to violate the stay by sending notices of a re-sale

7. Defendants represent that it was authorized to obtain a Final Judgment of Foreclosure dated 1/14/ 2022

74. Plaintiff(s) is/are entitled to civil damages for the above unlawful violations above actual damages, statutory damages, attorney's fees and costs, punitive damages for the fraud, and willful violations of the Fair Debt Collection Practices Act.

STATEMENT OF FACTS:

STATEMENT OF FACTS:**CAUSE OF ACTION - COMPLAINT TO QUIET TITLE**

Plaintiff incorporates Exhibit "Q" attached herein and the allegations above by reference.

75. Defendant's violations of law as alleged hereinabove resulted in liens, and unlawful clouds, over the title to plaintiff's property as a direct result of the violations of the automatic stay from multiple sources, which unlawful acts has clouded plaintiff's good title.

76. Plaintiff(s) is/are the true owners to the subject property and seeks to quiet all fraudulent liens against the subject property

77. Exhibit "Q" - The Quiet Title and its accompanying fraud claim are fully set forth in Exhibit Q attached to this complaint and is fully incorporated herein as if fully set forth herein.

78. Defendants and each of them knew or should have known that their wanton, and willful unlawful acts to violate the automatic stay as set forth herein was a gross violation of law and thus defendants had no reasonable grounds to believe that title to the subject property actually belong to them.

79. Plaintiff(s) are the lawful owners of the subject property as fully set forth in Exhibit Q - Complaint for Quiet title fully incorporated here.

80. Each of the named defendants claim to have an interest in the subject property which made the basis of this case, but defendant's purported claims to the property is based solely on Fraud and is unenforceable against the plaintiffs.

81. Accordingly, as set forth in Exhibit Q - The Quiet Title complaint, plaintiff(s) is/are entitled to a declaratory judgment declaring the determination of rights to the subject property, and a order declaring that defendants do not have any interest in the subject property, has no estate or right in the property, and that plaintiff is fully vested in full, and sole rights to the subject property.

82. Plaintiff(s) are further entitled to a order to the clerk of property records to reinstate plaintiff's title and ownership and strike and all instances of defendant's purported ownership of the subject property.

83. Plaintiffs are further entitled to a judgment of cancellation of clouds and lien which have resulted in Fraud complained of herein.

84. The the quiet title and cancellation of liens is against all named defendants herein because each of these defendants claim an interest in the subject property which made the basis of this case.

STATEMENT OF FACTS:**WILLFUL VIOLATIONS OF LAW RESULTED IN THE DEPRIVATION OF
PLAINTIFF'S CIVIL RIGHTS PROTECTED UNDER 42 USC 1983 AND CONSTITUTIONAL
RIGHTS UNDER THE 4TH AND 5TH AMENDMENTS****CAUSE OF ACTION - VIOLATION OF CIVIL RIGHTS 42 USC 1983**

Plaintiff incorporates Exhibit F - the fraud claim and the allegations above by reference.

85. Defendant's violation of 11 U.S.C. § 362(a)(6) as alleged above was a violation of plaintiff Civil rights under 42 USC 1983, 1985 and 1981. because the unlawful and fraudulent acts deprived plaintiff of constitutional rights related to a bankruptcy case, and in particular the right to obtain relief from the automatic stay in bankruptcy.

86. It is specifically alleged herein that the named defendants were acting under color of law to deprive plaintiff of the above property, property rights, and the right to relief from the automatic stay protected under 362(a) of the Bankruptcy Code are therefore liable 42 USC 1983.

87. The following civil rights were violated by defendants:

FRAUDULENT "RE-NOTICE OF SALE" DATED 03/15/2022 @ 01:38:58 PM

WILMINGTON SAVINGS FUND SOCIETY, FSB, d/b/a CHRISTIANA TRUST AS
OWNER TRUSTEE OF THE RESIDENTIAL CREDIT OPPORTUNITIES TRUST V, violated plaintiff's civil rights by:
violating the above stated rights by committing the frauds complained of in Exhibit F and those
acts of racketeering described herein in attached Exhibit R.

CJJFN, LLC violated plaintiff's civil rights by:
violating the above stated rights by committing the frauds complained of in Exhibit F and those
acts of racketeering described herein in attached Exhibit R.

Nelsy Grajales violated plaintiff's civil rights by:
violating the above stated rights by committing the frauds complained of in Exhibit F and those
acts of racketeering described herein in attached Exhibit R.

LAW OFFICES OF MANDEL, MANGANELLI & LEIDER, P.A violated plaintiff's civil rights by:
violating the above stated rights by committing the frauds complained of in Exhibit F and those
acts of racketeering described herein in attached Exhibit R.

Christian Savio violated plaintiff's civil rights by:
violating the above stated rights by committing the frauds complained of in Exhibit F and those
acts of racketeering described herein in attached Exhibit R.

STATEMENT OF FACTS:**CAUSE OF ACTION - DECLARATORY JUDGMENT**

28 U.S.C. §2201

Plaintiff incorporates **Exhibit F - the fraud claim** and the allegations above by reference.

88. Defendant's violation of 11 U.S.C. § 362(a)(6) as alleged above was a violation of plaintiff Civil rights under 42 USC 1983, and plaintiff is entitled to a declaratory judgment declaring the unlawful and fraudulent acts to be a deprivation of plaintiff of constitutional rights related to a bankruptcy case, and in particular the right to obtain relief from the automatic stay in bankruptcy.

89. Specifically, plaintiff is entitled to a declaratory judgment under Rule 57 Declaratory Judgment and for invoking the procedure for obtaining a declaratory judgment under 28 U.S.C. §2201.

90. The existence of another adequate remedy does not preclude a declaratory judgment that is otherwise appropriate and this court may order a speedy hearing of a declaratory-judgment action pursuant to 28 U.S.C. §2201.

91. Plaintiff seek a declaratory judgment that all of the following acts were unlawful:

- 1. Prosecution actions for foreclosure in state court without have proper standing.**
- 2. Obtaining a false and fraudulent judgment against plaintiffs in foreclosure resulting from fraud.**
- 3. Wrongfully listing plaintiff's real property for foreclosure sale in public news papers.**
- 4. Making false statements in court proceedings to assist in stealing real property.**
- 5. Making false statements in plaintiff's bankruptcy case in order to obtain relief from stay.**

92. Plaintiff further seeks a declaratory judgment on the fraud claim in this action and further set forth in Exhibit F - The Complaint for Fraud, that defendants committed the said fraud, and that such fraud has caused substantial financial loses to the plaintiffs.

93. Plaintiff also seeks a declaratory judgment on the Quiet Title claim the defendants own no interest in the subject property at: _____

2312 Pinecrest Court
West Palm Beach, Florida 33415

EXTREME AND OUTRAGEOUS CONDUCT

92. The preceding paragraphs and Exhibit F - The fraud claim are incorporated herein by reference reallege, as if fully set forth herein.

93. Plaintiff further contends that defendant's fraudulent conduct, the conspiracies, and the wanton and willful disregard for the automatic stay complained of herein, including the matters complained of in the preceding paragraph, the violations of civil rights, the deprivation of civil rights, the unlawful actions taken against, including the FRAUD complained of herein, exceeds all bounds usually tolerated by a decent society, and moreover was done with malice, and with intent to cause knowledge that it would cause, and in fact has caused, severe mental and physical distress and economic loss to the plaintiff. Defendant's flagrant, willful disregard for the law, its despicable fraudulent conduct, is **Extreme & Outrageous**, and should be punished with **punitive** damages. The Violations were Willful.

94. Regarding the conspiracy claimed herein, plaintiff asserts that if it is found that one or more or all of the defendants did not actively participate in the said illegal acts and conspiracy, then it is alleged that said defendants had knowledge of the conspiracy, the power to prevent, or aid in the prevention of the conspiracy, and refused to do so.

95. That, in the alternative and in the event that this court finds that there was no conspiracy between the defendants named herein to collectively harass or defraud the plaintiff, plaintiff alleges that one, or more, or all of the defendants named herein **independently committed the unlawful acts** described herein, which acts resulted in the loss of valuable property rights, deprivation and violation of plaintiff's rights, privileges, and immunities guaranteed under laws of the United States.

96. Plaintiff alleges that all of following conduct complained of herein is **extreme and outrageous**:

1. Prosecution actions for foreclosure in state court without have proper standing.
2. Obtaining a false and fraudulent judgment against plaintiffs in foreclosure resulting from fraud.
3. Wrongfully listing plaintiff's real property for foreclosure sale in public news papers.
4. Making false statements in court proceedings to assist in stealing real property.
5. Making false statements in plaintiff's bankruptcy case in order to obtain relief from stay.

PRAYER FOR RELIEF

(with Punitive Damages)

97. Plaintiff's now pray for judgment against defendants as follows:

A. **Money Judgment** in favor of plaintiff against each defendant in solido for willful violation of the automatic stay, fraud, negligent misrepresentation, actual damages and punitive damages, and,

B. **Declaratory Relief** declaring the acts to be unlawful,

C. The issuance of a SHOW CAUSE order ordering defendants to show cause why an injunction should not issued against them,

D. An ORDER establishing a CONSTRUCTIVE TRUST, consistent with defendant's real property fraud,

E. A judgment against the FRAUD as setforth in Exhibit "F" - the complaint for Fraud.

F. A money judgment against the Rackeetering as fully setforth in Exhibit "R" RICO COMPLAINT

MONETARY DAMAGES

Willful Violation of FDCPA and Federal Law.....	\$250,000.00
FRAUD (See Exhibit "F" - The Fraud Complaint).....	\$3,500,000.00
Negligent Misrepresentation.....	\$3,500,000.00
RICO (See Exhibit "R" - The RICO Complaint) (Treble Damages).....	\$21,000,000.00
Civil Rights Violations.....	\$500,000.00
OFFSET/SETOFF	\$800,000.00
Punitive Damages.....	\$1,000,000.00

98. Plaintiff also seeks any equitable relief this Court may determine is fair.

99. Plaintiff may amend this complaint to include additional claims as new information about defendants fraud system is learned through discovery.

100. Plaintiff intends to execute a Motion for Preliminary Injunction to address the wrongful foreclosure and other illegal acts complained of herein so that plaintiff is not prejudiced from a writ of possession.

WHEREFORE, ALL PREMISES CONSIDERED, Plaintiff pray that this Honorable Court after due proceeding, and all legal delays, do enter judgment against the defendants jointly, severely, and in solido, **condemning them all**, for the said unlawful acts in the full amount of : \$30,550,000.00

Alfred McZeal, Jr.
Alfred McZeal, Jr.
P.O. BOX 20031
West Palm Beach, FL 33416
Phone: 832-623-4418

Veronica Waters
Veronica Avalon Ponder Waters
P.O. BOX 20031
West Palm Beach, FL 33416
Phone: 561-441-6948

Dated: November 28, 2022

JURY TRIAL DEMANDED

PRAYER FOR RELIEF

VERIFICATION

OF

Alfred McZeal, Jr. & Veronica Ponder Waters

I (we), Alfred McZeal, Jr. & Veronica Ponder Waters am plaintiff(s) in the above-entitled action. I (we) have read the foregoing complaint and know the contents thereof. The same is true of my own knowledge, except as to those matters which are therein alleged on information and belief, and as to those matters, I (we) believe it to be true.

I (we) declare under penalty of perjury that the foregoing is true and correct and that this declaration was executed at: West Palm Beach, Florida

Alfred McZeal, Jr. Veronica Waters
Alfred McZeal, Jr. & Veronica Ponder Waters

Dated: November 28, 2022

REQUEST FOR SERVICE

Please serve defendants at the following addresses:

WILMINGTON SAVINGS FUND SOCIETY, FSB
500 DELAWARE AVENUE, 11TH FL
ATTN: CORPORATE TRUST
WILMINGTON DE 19801

CJJFN, LLC
5626 GUN CLUB RD
WEST PALM BEACH, FL 33415

Nelsy Grajales
7879 MAHOGANY LN
ROYAL PALM BEACH, FL 33411

MANGANELLI & LEIDER, P.A.
1900 NW Corporate Blvd., Suite 305W
Boca Raton, FL 33431

Christian Savio
1900 NW Corporate Blvd., Suite 305W
Boca Raton, FL 33431

Exhibits

Exhibit #	Description of Exhibit
A	LEGAL DESCRIPTION
F	COMPLAINT FOR FRAUD
1	ILLEGAL FORECLOSURE; ILLEGAL EVICTION; FALSE NOTE SCAM; FALSE AFFIDAVITS

EXHIBITS

EXHIBIT "A" - LEGAL DESCRIPTION

SEE EXHIBIT "A"

EXHIBIT "F"

COMPLAINT FOR FRAUD

ILLEGAL FORECLOSURE; ILLEGAL EVICTION; FALSE NOTE SCAM; FALSE AFFIDAVITS

The Fraud

ASSERTED AGAINST:

(ALL DEFENDANTS, INDIVIDUALLY)